

Amendments to the Claims:

Please amend Claims 1, 4, 6 – 9, 17, 23, and 27 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

Listing of Claims:

1 1. (Currently Amended) A method for evaluating electronic value transfers, the
2 method comprising:
3 receiving a plurality of money transfer requests, wherein the money transfer
4 requests include a first sender identification associated with a first money transfer request and at
5 least a second sender identification associated with a second money transfer request;
6 electronically storing records of the money transfer requests;
7 performing an analysis of the records, wherein the analysis indicates the first
8 sender identification and the second sender identification are related;
9 creating a reference designator, wherein the reference designator is associated
10 with the first sender identification and the second sender identification; and
11 searching the records of the money transfer requests according to a specified
12 criteria to determine if any of the money transfer requests associated with the reference
13 designator are ~~suspect~~ suspicious money transfer requests;
14 flagging any ~~suspect~~ suspicious money transfer requests;
15 wherein the first sender identification is selected from a group consisting of a
16 sender name, a sender number, an agent number, a sending data, a sending location, a sender
17 phone number, a sending time, a sending message, and a sending amount; and
18 wherein the ~~suspect~~ suspicious money transfer requests are selected from a group
19 consisting of;
20 (a) a transfer from a first sender to a second sender followed within a specified
21 period by a transfer from the second sender to the first sender;

22 (b) a group of transfers from a sender to a group of receivers, wherein the
23 aggregate amount of the group of transfers exceeds a specified level;

24 (c) one or more transfers from a sender to a receiver, wherein the aggregate
25 amount of the one or more transfers exceeds a specified level;

26 (d) a group of transfers from a group of senders to a receiver, wherein the
27 aggregate amount of the group of transfers exceeds a specified level;

28 (e) two transfers from a first sender to a second sender that are followed within a
29 specified period by corresponding transfers from the second sender to a receiver;

30 (f) two or more transfers from a sender to a receiver, wherein the two or more
31 transfers are initiated from two or more distinct locations within a region; and

32 (g) two or more transfers from a sender to a receiver, wherein the two or more
33 transfers are received at two or more distinct locations within a region.

1 2. (Original) The method of claim 1, wherein the analysis comprises:
2 a hierarchical comparison of the first sender identification with the second sender
3 identification.

1 3. (Original) The method of claim 2, wherein the hierarchical comparison
2 comprises the sequential process:

3 (1) comparing a phone number in the first sender identification with a phone
4 number in the second sender identification;

5 (2) comparing an exact name in the first sender identification with an exact name
6 in the second sender identification; and

7 (3) comparing a phonetic name in the first sender identification with a phonetic
8 name in the second sender identification.

1 4. (Currently Amended) The method of claim 2, wherein the analysis further
2 comprises:

3 an iterative learning of a reliable factor for identifying **suspect** suspicious money

4 transfer requests; and

5 updating the hierarchical comparison to incorporate the reliable factor.

5. (Canceled).

1 6. (Currently Amended) The method of claim 1, wherein the flagging any
2 ~~suspect~~ suspicious money transfer requests comprises identifying the reference designator as a
3 known ~~suspect~~ suspicious user, the method further comprising:
4 searching the records to determine if any of the money transfer requests are either
5 initiated or received by the known ~~suspect~~ suspicious user.

1 7. (Currently Amended) The method of claim 6, wherein the searching is done in
2 real-time and wherein the known ~~suspect~~ suspicious user is identified in real-time.

1 8. (Currently Amended) The method of claim 1, wherein the flagging any
2 ~~suspect~~ suspicious money transfer requests comprises identifying the reference designator as a
3 known ~~suspect~~ suspicious user, the method further comprising:
4 determining that transfers of a known ~~suspect~~ suspicious user are legitimate, and
5 identifying the known ~~suspect~~ suspicious user as a known legitimate user, wherein monitoring of
6 money transfers associated with the known legitimate user are reduced.

1 9. (Currently Amended) The method of claim 1, the method further comprising:
2 parsing the money transfer requests, wherein the records of the money transfer
3 requests are stripped of data that is not necessary to detecting ~~suspect~~ suspicious money
4 transfers.

1 10. (Original) The method of claim 1, wherein a first receiver identification is
2 associated with the first money transfer request and a second receiver identification is associated
3 with the second money transfer request, and wherein the analysis utilizes:
4 at least one of the first and second sender identifications; and
5 at least one of the first and second receiver identifications.

1 11. (Original) The method of claim 10, wherein the first receiver identification is
2 selected from a group consisting of a receiver name, a receiver number, an agent number, a
3 receiver data, a receiving location, a receiver phone number, a receiving time, a receiver
4 language, a receiver message, and a receiving amount.

1 12. (Original) The method of claim 10, wherein the reference designator is
2 further associated with one or both of the first receiver identification and the second receiver
3 identification.

1 13. (Original) The method of claim 1, wherein the reference designator is
2 maintained on a first database and the records are maintained on a second database, whereby a
3 performance impact of the method upon a money transfer system under evaluation is reduced.

1 14. (Original) The method of claim 13, wherein the searching the records is done
2 in a batch mode at an off-peak time for the money transfer system.

15. (Canceled).

1 16. (Original) A method for evaluating electronic value transfers, the method
2 comprising:
3 accessing a money transfer record, wherein the money transfer record includes a
4 sender identification and a receiver identification;
5 assigning a master location identifier to the money transfer record, wherein the
6 master location identifier is determined by one or both of the sender identification and the
7 receiver identification;
8 comparing the money transfer record to a reference designator using a specified
9 criteria, wherein one or more fields of the reference designator or the money transfer record
10 indicate a relationship between the reference designator and the money transfer record; and
11 associating the money transfer record with the reference designator.

1 17. (Currently Amended) A method for iteratively compiling ~~suspect~~ suspicious
2 money transfer activities from money transfer records, the method comprising:
3 accessing a first money transfer record;
4 providing a first reference designator, wherein the first reference designator is
5 associated with one or more of a sender identification and a receiver identification from a second
6 money transfer record;
7 comparing the first money transfer record to the first reference designator using a
8 specified criteria, wherein the comparison indicates the first money transfer record is not related
9 to the first reference designator; and
10 creating a second reference designator, wherein the second reference designator is
11 associated with one or more of a sender identification and a receiver identification from the first
12 money transfer record; and
13 maintaining the first and second reference designators in a reference designator
14 list apart from the first and second money transfer records, wherein a performance impact of the
15 method upon a money transfer system under evaluation is reduced,
16 wherein the suspicious money transfer activities are selected from a group
17 consisting of:
18 (a) a transfer from a first sender to a second sender followed within a specified
19 period by a transfer from the second sender to the first sender;
20 (b) a group of transfers from a sender to a group of receivers, wherein the
21 aggregate amount of the group of transfers exceeds a specified level;
22 (c) one or more transfers from a sender to a receiver, wherein the aggregate
23 amount of the one or more transfers exceeds a specified level;
24 (d) a group of transfers from a group of senders to a receiver, wherein the
25 aggregate amount of the group of transfers exceeds a specified level;
26 (e) two transfers from a first sender to a second sender that are followed within a
27 specified period by corresponding transfers from the second sender to a receiver;

28 (f) two or more transfers from a sender to a receiver, wherein the two or more
29 transfers are initiated from two or more distinct locations within a region; and
30 (g) two or more transfers from a sender to a receiver, wherein the two or more
31 transfers are received at two or more distinct locations within a region.

1 18. (Original) The method of claim 17, the method further comprising:
2 accessing a third money transfer record;
3 comparing the third money transfer record to the first reference designator using
4 the specified criteria, wherein one or more fields of the first reference designator or the third
5 money transfer record indicate a relationship between the first reference designator and the third
6 money transfer record; and
7 associating the third money transfer record with the first reference designator.

1 19. (Original) The method of claim 17, the method further comprising:
2 attaching a time stamp to the second reference designator, wherein the second
3 reference designator expires at a future time associated with the time stamp.

1 20. (Canceled).

1 21. (Previously Presented) The method of claim 17, wherein the reference
2 designator list is a progressive history of money transfer relationships.

1 22. (Original) The method of claim 17, wherein the specified criteria comprises a
2 hierarchical comparison.

1 23. (Currently Amended) A method for evaluating electronic value transfers, the
2 method comprising:
3 receiving money transfer requests, wherein the money transfer requests include a
4 user identification associated each of the money transfer requests;
5 electronically storing records of the money transfer requests;

6 providing the records of the money transfer requests to a fraud processing
7 computer; and
8 receiving an indication of a ~~suspect~~ suspicious money transfer request, wherein
9 the indication includes the user identification associated with the ~~suspect~~ suspicious money
10 transfer request;

11 wherein the ~~suspect~~ suspicious money transfer request is selected from a group
12 consisting of;

13 (a) a transfer from a first sender to a second sender followed within a specified
14 period by a transfer from the second sender to the first sender;

15 (b) a group of transfers from a sender to a group of receivers, wherein the
16 aggregate amount of the group of transfers exceeds a specified level;

17 (c) one or more transfers from a sender to a receiver, wherein the aggregate
18 amount of the one or more transfers exceeds a specified level;

19 (d) a group of transfers from a group of senders to a receiver, wherein the
20 aggregate amount of the group of transfers exceeds a specified level;

21 (e) two transfers from a first sender to a second sender that are followed within a
22 specified period by corresponding transfers from the second sender to a receiver;

23 (f) two or more transfers from a sender to a receiver, wherein the two or more
24 transfers are initiated from two or more distinct locations within a region; and

25 (g) two or more transfers from a sender to a receiver, wherein the two or more
26 transfers are received at two or more distinct locations within a region.

1 24. (Previously Presented) A system for evaluating value transfers, the system
2 comprising:

3 a fraud processing computer; and

4 a computer readable medium associated with the fraud processing computer,

5 wherein the computer readable medium comprises computer instructions executable by the fraud
6 processing computer to:

7 access a first money transfer record;

8 provide a first reference designator, wherein the first reference designator is
9 associated with one or more of a sender identification and a receiver identification from a second
10 money transfer record;

11 compare the first money transfer record to the first reference designator using a
12 specified criteria, wherein the comparison indicates the first money transfer record is not related
13 to the first reference designator; and

14 create a second reference designator, wherein the first reference designator is
15 associated with one or more of a sender identification and a receiver identification from the first
16 money transfer record; and

17 maintaining the first and second reference designators in a reference designator
18 list apart from the first and second money transfer records, wherein a performance impact of the
19 method upon a money transfer system under evaluation is reduced.

1 25. (Original) The system of claim 24, wherein the computer instructions are
2 further executable by the fraud processing computer to:

3 access a third money transfer record;

4 compare the third money transfer record to the first reference designator using a
5 specified criteria, wherein one or more fields of the first reference designator or the third money
6 transfer record indicate a relationship between the first reference designator and the third money
7 transfer record; and

8 associate the third money transfer record with the first reference designator.

1 26. (Original) The system of claim 25, the system further comprising:

2 a database associated with the fraud processing computer, wherein the first and
3 the second reference designators are maintained on the database.

1 27. (Currently Amended) A system for transferring value, the system
2 comprising:
3 a money transfer system; and
4 a fraud processing server communicably coupled to the money transfer system,
5 wherein money transfer records associated with the money transfer system are accessible by the
6 fraud processing server to identify any ~~suspect~~ suspicious money transfer requests, wherein the
7 ~~suspect~~ suspicious money transfer requests are selected from a group consisting of:
8 (a) a transfer from a first sender to a second sender followed within a specified
9 period by a transfer from the second sender to the first sender;
10 (b) a group of transfers from a sender to a group of receivers, wherein the
11 aggregate amount of the group of transfers exceeds a specified level;
12 (c) one or more transfers from a sender to a receiver, wherein the aggregate
13 amount of the one or more transfers exceeds a specified level;
14 (d) a group of transfers from a group of senders to a receiver, wherein the
15 aggregate amount of the group of transfers exceeds a specified level;
16 (e) two transfers from a first sender to a second sender that are followed within a
17 specified period by corresponding transfers from the second sender to a receiver;
18 (f) two or more transfers from a sender to a receiver, wherein the two or more
19 transfers are initiated from two or more distinct locations within a region; and
20 (g) two or more transfers from a sender to a receiver, wherein the two or more
21 transfers are received at two or more distinct locations within a region.